

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
NAIDEN, SUSAN M § Case No. 09-04754
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Frances Gecker, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged

Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: s/ Frances Gecker

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
SUSAN NAIDEN			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase Manhattan Mtg G7-Pp 3415 Vision Dr. Columbus, OH 43219					
	Harris N.a. 111 W Monroe St Chicago, IL 60690					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BLUE CROSS BLUE SHIELD OF ILLINOIS						
TOTAL SECURED CLAIMS			\$ \$	\$	\$	

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
FRANCES GECKER					
FRANCES GECKER					
COSTELLO, MCMAHON & BURKE LTD.					
COSTELLO, MCMAHON & BURKE LTD.					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ \$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bac / Fleet Bankcard Po Box 26012 Greensboro, NC 27420					
	Citi Attn: Centralized Bankruptcy P.O. Box 20507 Kansas City, MO 64915					
	Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018					
000002	CHASE BANK USA NA					
000003	CHASE BANK USA NA					
000004	CHASE BANK USA, N.A.					
000001	DISCOVER BANK					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000005	FIA CARD SERVICES, NA/BANK OF AMERI					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

ASSET CASES

Exhibit 8

Case No: 09-04754 PSH Judge: Pamela S. Hollis

Case Name: NAIDEN, SUSAN M

For Period Ending: 11/23/10

Trustee Name: Frances Gecker

Date Filed (f) or Converted (c): 02/16/09 (f)

341(a) Meeting Date: 03/31/09

Claims Bar Date: 10/02/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 3046 W. FRANKLIN BLVD. UNIT 4E CHICAGO, IL 60612	270,000.00	0.00	DA	0.00	FA
2. CASH Debtor Claimed Exemption	400.00	400.00		0.00	FA
3. CHASE CHECKING ACCOUNT Debtor Claimed Exemption	150.00	150.00		0.00	FA
4. CHASE BANK SAVINGS ACCOUNT Debtor Claimed Exemption	20.00	20.00		0.00	FA
5. CHASE SM PERSONAL TRAINING BUSINESS CHECKING ACCOU	0.00	0.00	DA	0.00	FA
6. CHASE SM PERSONAL TRAINING SAVINGS BUSINESS ACCOUN	0.00	0.00	DA	0.00	FA
7. FURNITURE AND HOUSEHOLD GOODS Debtor Claimed Exemption	1,100.00	1,100.00		0.00	FA
8. CLOTHING Debtor Claimed Exemption	500.00	500.00		0.00	FA
9. CHASE IRA ACCOUNT Debtor Claimed Exemption	3,400.00	3,400.00		0.00	FA
10. PERSONAL INJURY LAWSUIT Debtor Claimed Exemption	18,232.08	14,000.00		30,000.00	FA

Case No: 09-04754 PSH Judge: Pamela S. Hollis
Case Name: NAIDEN, SUSAN M

Trustee Name: Frances Gecker
Date Filed (f) or Converted (c): 02/16/09 (f)
341(a) Meeting Date: 03/31/09
Claims Bar Date: 10/02/09

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
11. 2000 HONDA PASSPORT 116,000 MILES Debtor Claimed Exemption	4,025.00	4,025.00		0.00	FA
12. OFFICE EQUIPMENT Debtor Claimed Exemption	1,000.00	1,000.00		0.00	FA
13. Post-Petition Interest Deposits (u)	Unknown	N/A		1.70	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)

\$298,827.08

\$24,595.00

\$30,001.70

\$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 02/15/10

Current Projected Date of Final Report (TFR): 02/15/10

/s/ Frances Gecker

Date: 11/23/10

FRANCES GECKER

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-04754 -PSH
Case Name: NAIDEN, SUSAN M

Taxpayer ID No: 54-6894480

For Period Ending: 11/23/10

Trustee Name: Frances Gecker
Bank Name: BANK OF AMERICA
Account Number / CD #: *****5405 MONEY MARKET

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/02/09	10	Costello, McMahon & Burke, Ltd. 150 N. Wacker Drive, Suite 3050 Chicago, IL 60606		1142-000	30,000.00		30,000.00
07/06/09	001000	Costello, McMahon & Burke, Ltd. 150 N. Wacker Drive, Suite 3050 Chicago, Illinois 60606-1610	Pursuant to Order dated 6/30/09 Fees 10,000.00 Expenses 89.35	3991-000 3992-000		10,089.35	19,910.65
07/06/09	001001	BLUE CROSS BLUE SHIELD OF ILLINOIS 2329 S. MACARTHUR BLVD. SPRINGFIELD, IL 62704	Pre-Petition Lien Account No. 07290IL0018500 Pursuant to Order dated 6/30/09	4210-000		1,678.57	18,232.08
07/06/09	001002	SUSAN NAIDEN	Debtor's Exemption Per Order dated 6/30/09	8100-002		15,000.00	3,232.08
07/31/09	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.42		3,232.50
08/31/09	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.46		3,232.96
09/30/09	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.12		3,233.08
10/30/09	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.08		3,233.16
11/30/09	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.08		3,233.24

Page Subtotals

30,001.16

26,767.92

Ver: 16.01

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-04754 -PSH
Case Name: NAIDEN, SUSAN M

Taxpayer ID No: 54-6894480

For Period Ending: 11/23/10

Trustee Name: Frances Gecker
Bank Name: BANK OF AMERICA
Account Number / CD #: *****5405 MONEY MARKET

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/31/09	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.08		3,233.32
01/29/10	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.08		3,233.40
02/26/10	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.07		3,233.47
03/31/10	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.09		3,233.56
04/30/10	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.08		3,233.64
05/28/10	13	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.07		3,233.71
06/24/10	13	BANK OF AMERICA	INTEREST REC'D FROM BANK	1270-000	0.07		3,233.78
06/24/10		Transfer to Acct #*****5735	Final Posting Transfer	9999-000		3,233.78	0.00

COLUMN TOTALS	30,001.70	30,001.70	0.00
Less: Bank Transfers/CD's	0.00	3,233.78	
Subtotal	30,001.70	26,767.92	
Less: Payments to Debtors		15,000.00	
Net	30,001.70	11,767.92	

Page Subtotals 0.54 3,233.78

Ver: 16.01

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-04754 -PSH
Case Name: NAIDEN, SUSAN M

Taxpayer ID No: 54-6894480
For Period Ending: 11/23/10

Trustee Name: Frances Gecker
Bank Name: BANK OF AMERICA
Account Number / CD #: *****5735 GENERAL CHECKING

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/24/10		Transfer from Acct #*****5405	Transfer In From MMA Account	9999-000	3,233.78		3,233.78
07/28/10	001000	FRANCES GECKER FRANK/GECKER LLP 325 N. LaSalle Street, Suite 625 Chicago, IL 60654	Chapter 7 Compensation/Fees	2100-000		2,250.17	983.61
07/28/10	001001	FRANCES GECKER FRANK/GECKER LLP 325 N. LaSalle Street, Suite 625 Chicago, IL 60654	Chapter 7 Expenses	2200-000		26.18	957.43
07/28/10	001002	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	Claim 000001, Payment 3%	7100-000		120.99	836.44
07/28/10	001003	Chase Bank USA NA P.O. BOX 15145 Wilmington DE 19850-5145	Claim 000002, Payment 3%	7100-000		426.81	409.63
07/28/10	001004	Chase Bank USA NA P.O. BOX 15145 Wilmington DE 19850-5145	Claim 000003, Payment 3%	7100-000		220.02	189.61
07/28/10	001005	FIA CARD SERVICES/BANK OF AMERICA AMERICAN INFOSOURCE LP AS ITS AGENT	Claim 000005, Payment 3%	7100-000		189.61	0.00

Page Subtotals

3,233.78

3,233.78

Ver: 16.01

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-04754 -PSH
Case Name: NAIDEN, SUSAN M

Taxpayer ID No: 54-6894480
For Period Ending: 11/23/10

Trustee Name: Frances Gecker
Bank Name: BANK OF AMERICA
Account Number / CD #: *****5735 GENERAL CHECKING

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		PO Box 248809 Oklahoma City, OK 73124-8809					

COLUMN TOTALS	3,233.78	3,233.78	0.00
Less: Bank Transfers/CD's	3,233.78	0.00	
Subtotal	0.00	3,233.78	
Less: Payments to Debtors		0.00	
Net	0.00	3,233.78	
		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
MONEY MARKET - *****5405	30,001.70	11,767.92	0.00
GENERAL CHECKING - *****5735	0.00	3,233.78	0.00
	-----	-----	-----
	30,001.70	15,001.70	0.00
	=====	=====	=====
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand	

Frances Gecker, Trustee

/s/ Frances Gecker
Trustee's Signature: _____ Date: _____
FRANCES GECKER

Page Subtotals 0.00 0.00

Ver: 16.01